

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

JAMES ARTHUR STOKES III,)	
)	
Plaintiff,)	
)	CIVIL ACTION NO.
v.)	2:18cv50-MHT
)	(WO)
SANTANDER CONSUMER USA,)	
)	
Defendant.)	

OPINION

Plaintiff filed this lawsuit, in forma pauperis, asserting a variety of federal and state claims arising out of (1) a loan that he contends defendant should have discharged, (2) defendant's failure to respond to certain document requests from plaintiff, and (3) defendant's debt-collection efforts. This lawsuit is now before the court on the recommendation of the United States Magistrate Judge that plaintiff's federal claims be dismissed as frivolous or for failure to state a claim upon which relief may be granted, and that the court decline to exercise supplemental jurisdiction over plaintiff's state claims. There are

no objections to the recommendation. After an independent and de novo review of the record, the court concludes that the magistrate judge's recommendation should be adopted.

An appropriate judgment will be entered.

DONE, this the 15th day of July, 2019.

/s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE